

In re:
Bart Leslie Jaffe
Adrian Jaffe
Debtors

Case No. 19-17748-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Jul 19, 2024

User: admin
Form ID: 3180W

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Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2024:

Recip ID Recipient Name and Address
db/jdb Bart Leslie Jaffe, Adrian Jaffe, 442 Carson Terrace, Huntingdon Valley, PA 19006-4720

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 20 2024 00:03:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 20 2024 04:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Jul 20 2024 00:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14445574	+ EDI: PHINAMERI.COM	Jul 20 2024 04:02:00	ACAR Leasing LTD DBA Financial Leasing, PO Box 183853, Arlington TX 76096-3853
14457431	Email/PDF: bncnotices@becket-lee.com	Jul 20 2024 00:19:28	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14441746	+ Email/Text: bkfilings@zwickerpc.com	Jul 20 2024 00:03:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, 80 Minuteman Rd., PO Box 9043, Andover, MA 01810-0943
14458408	Email/PDF: resurgentbknotifications@resurgent.com	Jul 20 2024 00:07:52	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14464697	+ EDI: BANKAMER2	Jul 20 2024 04:02:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14466914	EDI: Q3GTBI	Jul 20 2024 04:02:00	Bureaus Investment Group, Portfolio No 15 LLC, PO Box 788, Kirkland WA 98083-0788
14464931	EDI: Q3G.COM	Jul 20 2024 04:02:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14441766	EDI: DISCOVER	Jul 20 2024 04:02:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14466207	EDI: JEFFERSONCAP.COM	Jul 20 2024 04:02:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14455883	+ Email/Text: RASEBN@raslg.com	Jul 20 2024 00:02:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

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14438801	Email/PDF: resurgentbknotifications@resurgent.com	Jul 20 2024 00:18:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14443474	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 20 2024 00:07:52	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14462430	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 20 2024 00:03:00	Midland Credit Management, Inc., Po Box 2037, Warren MI 48090-2037
14450678	EDI: PRA.COM	Jul 20 2024 04:02:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14470475	+ Email/PDF: ebnotices@pnmac.com	Jul 20 2024 00:18:56	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14462907	+ EDI: JEFFERSONCAP.COM	Jul 20 2024 04:02:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14466079	EDI: Q3G.COM	Jul 20 2024 04:02:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14441445	EDI: Q3G.COM	Jul 20 2024 04:02:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14469722	+ Email/Text: bncmail@w-legal.com	Jul 20 2024 00:03:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14455164	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 20 2024 00:02:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2024 at the address(es) listed below:

Name	Email Address
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DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com
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KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
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United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
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ZACHARY PERLICK

on behalf of Debtor Bart Leslie Jaffe Perlick@verizon.net
pireland1@verizon.net;esquire.zacharyp.b123075@notify.bestcase.com

ZACHARY PERLICK

on behalf of Joint Debtor Adrian Jaffe Perlick@verizon.net
pireland1@verizon.net;esquire.zacharyp.b123075@notify.bestcase.com

TOTAL: 5

Information to identify the case:			
Debtor 1	Bart Leslie Jaffe		
First Name	Middle Name	Last Name	
Debtor 2	Adrian Jaffe		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-17748-amc			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bart Leslie Jaffe

Adrian Jaffe

7/18/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.